Case 15-11142 Doc 1 Filed 03/27/15 Entered 03/27/15 15:43:09 Desc Main

B1 (c	Official Form 1) ((				<u>D</u> (	<u>ocument</u>		<u>Page</u>	1 of 9					
			NITED STATES		РТСҮ С	OURT					VOLUNT/	RY PET	TTION	
Na	me of Debtor (if in	dividual, enter	Last, First, Mi	ddle):		<u></u>		Name (	of Joint Debt	or (Spouse) (Last,	First, Mide	ile);		
Johnson, Khatara S. All Other Names used by the Debtor in the last 8 years											· · · · · · · · · · · · · · · · · · ·			
(inc	(include married, maiden, and trade names):						(include	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):						
(if r	et four digits of Soc more than one, stat	c. Sec. or Indivi	dual-Taxpayer	r I.D. (ITR	N)/Com	plete EIN		Last for	ur digits of S	oc. Sec. or Individ	lual-Taxpay	rer I.D. (I'	TIN)/Coı	mplete EIN
862 Stre										,				
173	eet Address of Deb 306 Poe Ave. H	tor (No. and Su azel crest IL	reet, City, and , <b>60429</b>	State):				Street A	ddress of Jo	int Debtor (No. ar	d Street, C	ity, and St	tate):	
Co	mty of Residence of	or of the Dringin	-1 Blace of D.		ZIP C	ODE			·				ZIP COL	DE
Coc	ok							County	of Residence	e or of the Principa	al Place of I	3usiness		
Mai	ling Address of De	ebtor (if differer	nt from street a	address):		**************************************		Mailing	Address of l	Joint Debtor (if dir	ferent from	street ad	dress):	
		· · · · · · · · · · · · · · · · · · ·			ZIP CO	ODE	l					E	ZIP COD	of ]
Loca	ation of Principal A	Assets of Busine	ess Debtor (if o	different fi	rom stre	et address abo	ve):							·
		Type of Debtor	<b>:</b>		T	Natur	e of	Business		Chantar	- C Dombus		ZIP COD	
	(For	rm of Organizat Check <b>one</b> box	tion)		(Che	eck one box.)				the P	of Bankru etition is F	ptcy Coa iled (Che	e Under ck one b	Which ox.)
V	Individual (inclu	des Joint Debto	ors)			Health Care I Single Asset			defined in	Chapter 7		☐ Chap	oter 15 Pe	etition for
	See Exhibit D on	page 2 of this fo	orm.		_	11 U.S.C. § 1	Kça 101(	ll Estate as i [51B]	letinea in	Chapter 9 Chapter 1		Reco Main	ognition on Proceed	of a Foreign
	Corporation (incl Partnership				IB	Railroad Stockbroker				☐ Chapter 12 ☐ Chapter 15 Pet		etition for		
	Other (If debtor in this box and state	s not one of the type of entity b	above entities pelow.)	, check		Commodity B Clearing Bank	3rok k	cer		Chapter 1	3		gnition o main Prod	of a Foreign ceeding
	Ch	apter 15 Debte	nre		□_	Other		a Wasties						
Cour	ntry of debtor's cer			i		(Check bo)	iem <sub>j</sub> x, if	pt Entity applicable.	.)		(Checl	e of Debt k one box		
				J		Debtor is a tax				Debts are pr	imarily con	sumer	☐ Deb	ots are
Each	country in which a	a foreign procee	eding by, regar	rding, or	_	under title 26 c	of th	he United S	tates	debts, define § 101(8) as	ed in 11 U.S "incurred by	s.C. v an		narily iness debts.
agam	ist deptor is pendir	ng:				Code (the Inter	rnal	l Revenue (	lode).	individual p	rimarily for		V ****.	nos com.
					ļ					personal, far household p				
		Filing Fe	e (Check one l	box.)				Ī,			11 Debtor	s		
Z	Full Filing Fee att	ached.						Check or	otor is a smal	all business debtor as defined in 11 U.S.C. § 101(51D).				
	Filing Fee to be prisingly signed application	for the court's	consideration	certifying	that the	e debtor is	- 1	Det	Debtor is not a small business debtor as defined in 11 U.S.C. § 101  Check if:			101(51D).		
	unable to pay fee	except in install	ments. Rule 1	1006(b). S	See Offi	cial Form 3A.		Deb	Debtor's aggregate noncontingent liquidated debts (excluding debts			lebts owed to		
	Filing Fee waiver attach signed appl	requested (appl	icable to chap court's conside	ter 7 indiveration. Se	riduals o	only). Must		insi	insiders or affiliates) are less than \$2,490,925 (amount subject to on 4/01/16 and every three years thereafter).			o adjustment		
						· · · · · · · · · · · · · · · · · · ·		Check all	applicable	boxes:				
								A pl	an is being fe eptances of t	filed with this petic the plan were solic	tion. ited prepeti	ition from	one or r	mara alaggas
Statis	tical/Administrat	ive Informatio	n			<u></u>		ofc	reditors, in a	ccordance with 11	U.S.C. § 1	126(b).		PACE IS FOR
	Debtor estima	ates that, after a	my exempt pro	le for distr	ribution xcluded	to unsecured collaborated and administra	redi: ative	itors. e expenses	paid, there w	vill be no funds ava	nilable for	1	COURT	USE OXLY
Estim:	distribution to ated Number of Cr	o anscented cie	ditors.									בֿיַס		
2								ŀ				S -	Š	VITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS
1-49	50-99	100-199	200-999	1,000- 5,000		5,001- 10,000	10,	,001-	25,001-	50,001-	Over 100,0	<u></u>	5	
Cotin;	ated Assets			7,000		10,000	۷۵,	,000	50,000	100,000	100,0	15 O O	27	
2					ļ									
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		\$300,000	to \$1 million	to \$10 million				\$100 llion	to \$500 million	to \$1 billion		li <b>s</b>	Manager o	ESM
∃stima ⊿	ited Liabilities								111111011			-		\$8₩
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Voluntary Pet		,	Docum	IICIII	Name of Debtor(s). Knatara S. Johnson	Page 2		
			y Cases Filed Wi	ithin Last 8	Years (If more than two, attach additional sheet	1		
Location Where Filed:	Northern District of	Illinois	<b>-</b>		Case Number: 11B 1 <b>248</b> 2	Date Filed: 05/24/2011		
Location Where Filed:					Case Number:	Date Filed:		
Name of Debto	Pending Bankruptcy	Case Filed by	any Spouse, Par	tner, or Afi	filiate of this Debtor (If more than one, attach a	dditional sheet.)		
	1.				Case Number:	Date Filed:		
District:					Relationship:	Judge:		
of the Securities	X							
				F3. B * 1 *	<u> </u>	Date)		
Does the debtor	own or have possession of a	ny property tha	nt poses or is alleg	<b>Exhibi</b> ed to pose a	t C threat of imminent and identifiable harm to pub	lic health or safety?		
	Exhibit C is attached and ma							
☑ No.								
***************************************				· · · · · · · · · · · · · · · · · · ·				
Exhibit D,  If this is a joint p	if this is a joint petition:							
	/		Information ]	Regarding t	he Debtor - Venue			
w w	Debtor has been domicile	d or has had a	Chec) residence princi	ck any applic pal piace of	cable box.)	or 180 days immediately		
<b></b>	,	outhors of for s	rionger part of su	cii 160 days	man in any other District.	. 100 days minediately		
					r, or partnership pending in this District.			
	Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.							
	Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)							
	Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)							
	(Name of landlord that obtained judgment)							
	(Address of landlord)							
	Debtor claims that under entire monetary default t	applicable nor hat gave rise to	nbankruptcy law, to the judgment for	there are circ	cumstances under which the debtor would be per after the judgment for possession was entered,	rmitted to cure the		
					y rent that would become due during the 30-day			
	Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).							

Voluntary Petition	Page				
(This page must be completed and filed in every case.)	Name of Debtor(s): Khatara S. Johnson				
Sig	natures				
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative				
I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and hat chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] have obtained and read the notice required by 11 U.S.C. § 342(b).	I declare under penalty of perjury that the information provided in this petition is tr and correct, that I am the foreign representative of a debtor in a foreign proceeding and that I am authorized to file this petition.  (Check only <b>one</b> box.)				
I request relief in accordance with the chapter of title 11, United States Code specified in this petition.  X Khatara S. Johnson Signature of Debtor					
Signature of Joint Debtor 708-916-7220	(Printed Name of Foreign Representative)				
Telephone Number (if not represented by attorney) 03/21/2015 Date	Date				
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer				
Signature of Attorney for Debtor(s)  Printed Name of Attorney for Debtor(s)  Firm Name	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer defined in 11 U.S.C. § 110, (2) I prepared this document for compensation and har provided the debtor with a copy of this document and the notices and informatic required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debta notice of the maximum amount before preparing any document for filing for a debta or accepting any fee from the debtor, as required in that section. Official Form 19				
Address	attached.				
Telephone Number	Printed Name and title, if any, of Bankruptcy Petition Preparer				
Date	Tambe and title, if any, of Balistupley Petition Preparer				
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)				
Signature of Debtor (Corporation/Partnership)					
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	Address				
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	X Signature				
X	Date				
Printed Name of Authorized Individual	Signature of bankruptcy petition preparer or officer, principal, responsible person, or				
Title of Authorized Individual	partner whose Social-Security number is provided above.				
Date	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.				
	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.				
	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.				

B 1D (Official Form I, Exhibit D) (12/09)

# UNITED STATES BANKRUPTCY COURT

Inre Khatara Johnson	Case No
Debtor	(if known)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- ☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

В	1D (Official	Form	l, Exh.	D) (	(12/09)	- Cont
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Page 2

□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

- 1 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
  - ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
  - ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
    - ☐ Active military duty in a military combat zone.
- ☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In Re:			)	
Kratara	S.	Johnson	)	
Debtor (s)			)	Case No.
			)	Chapter 7
			)	

#### **List of Creditors**

	T
State Farm Insurance Co.	One State Farm DIAZA
Mutual Automobile Insurance	Bloomington, 11 61710
City of Uniongo Dept. of	121 North Lasalle, Rm 1074
Revenue	Chicago IL
Jesse White Secretary of	Spring Field, 11 62723
State	

Document

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B 201B (Form 201B) (12/09)

## UNITED STATES BANKRUPTCY COURT

In re Johnson, Khatara S.	Case No.				
Debtor					
	Chapter				
	CE TO CONSUMER DEBTOR(S) THE BANKRUPTCY CODE				
Certification of [Non-Attorn I, the [non-attorney] bankruptcy petition preparer signing attached notice, as required by § 342(b) of the Bankruptcy Code.	ney] Bankruptcy Petition Preparer the debtor's petition, hereby certify that I delivered to the debtor the				
Printed name and title, if any, of Bankruptcy Petition Preparer Address:  X	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)				
Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.					
Certification I (We), the debtor(s), affirm that I (we) have received and Code.  Khatara S. Johnson Printed Name(s) of Debtor(s)	Tread the attached notice, as required by § 342(b) of the Bankruptcy  XKhatara S. Johnson  Signature of Debtor  Date				
Case No. (if known)	X				
Instructions: Attach a convent Form P 201A Nation to Con-					

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

### UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

## 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)
Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny

your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

## Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)
Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

# 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.